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Offer Terms and Conditions – Domestic Lounges:

1. The program is applicable at select Lounges in India, via Dreamfolks to cardholders holding an active IDFC FIRST Private Credit Card. As a standard process, all usage of the Participating Airport Lounges under the Program is conditional upon presentation of credit Card/ Privilege card and a valid air ticket or boarding pass for travel on the same or next day, at the entrance of the Participating Lounges.
2. Access at the lounge would be given upon successful authorization of the credit card/ Privilege card on the electronic terminals placed at the lounges. For authorization done via credit card, ₹2 will be charged to check the validity of the card.
3. Eligible cardholders will get access to the lounge, food & beverages as applicable under the agreement between Dreamfolks and the lounge. Cardholder is advised to check what services and facilities are covered under Lounge Program.
4. Complimentary entry to children below two years is on discretion of the Participating Lounges. Cardholders are requested to check the same at the lounge entrance before entry.
5. Program is open only for primary and add-on card holders carrying an IDFC FIRST Private Credit card issued in India. Only 1 entry per cardholder will be permitted in a visit. Additional Guest or Services will attract extra charges.
7. The program can be modified, amended, changed or revoked anytime by IDFC FIRST Bank without prior intimation. The program is applicable in select lounges in India, this list of lounges is subject to change from time to time.
8. The access to the lounge will be available on first-come-first-serve basis and is subject to capacity constraints at each Participating Lounge.
9. Cardholders are not bound in any manner to avail the offer. Any participation by the Cardholder shall be voluntary and the terms and conditions of the Lounge program shall be binding on the cardholders.
10. IDFC FIRST Bank or Dreamfolks assumes no responsibility in case a particular lounge operator shuts down the lounge(s) due to lease not getting renewed or for any such reason beyond the purview IDFC FIRST Bank or Dreamfolks.
11. For queries or any assistance pertaining to the lounge access, customer can contact IDFC FIRST Bank @ 1800 10 888 or write at creditcard@idfcfirstbank.com; DreamFolks @ 18001234109 or write at helpdesk@dreamfolks.in
12. Terms & Conditions subject to change.

Offer Terms and Conditions – International Lounges:

1. The program is applicable at select Overseas Lounges, via Dreamfolks to cardholders holding an active IDFC FIRST Private Credit Card. "Lounge Facilities" means the provision of a waiting area in Airside/Landside area of the Airport with seating and refreshment facilities including:
 - Food and Beverages;
 - Use of computers to access Internet;
 - Selection of local / International magazines and newspapers;

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- WiFi access
- Mobile / laptop battery recharging facilities

Note: The above facilities may vary as per the locations.

2. Lounge Facilities

- The Lounge shall use its reasonable endeavors to ensure a suitable environment is maintained in the Lounge Facilities including but not limited to keeping the area where Lounge Facilities are provided clean and tidy, ensuring staff are on hand to respond to any queries and ensuring the removal from the lounge area of any persons whose behavior is unsuitable.
- The Lounge shall have the right to refuse a Customer entry to the Lounge Facilities for any Statutory, regulatory or Airport policy reasons including but not limited to health and safety policies or fire regulations.

3. Lounge Policy

- The access will be provided upon presentation of the DreamFolks Card to the lounge counter agent. Access at the lounge would be given upon successful authorization on the electronic terminals placed at the lounges. Only 1 entry per cardholder will be permitted in a visit. Additional Guest or Services will attract extra charges.
- The access will be provided to the authorized card holders only. The name on the boarding pass will be checked with your DreamFolks Card. The access to the lounge will be available on first-come-first-serve basis.
- Participating Airport Lounges may reserve the right to enforce a maximum stay policy (usually 2 hours) to prevent overcrowding. This is at the discretion of the individual lounge operator who may impose a charge for extended stays.
- All accompanying children (where permitted) will be subject to the full fee unless otherwise stated. Children below 2 years are permitted along with an eligible customer. The child policy will vary from Lounge to Lounge.
- Participating Airport Lounges have no contractual obligation to announce flights, nor to remind customer of their flight boarding times, and Eligible Customer are solely responsible for abiding by boarding times stated on their flight tickets. Accordingly, for the avoidance of doubt, lounge shall not be liable under any circumstances in relation to any failure to board flights (for any reason) by an Eligible customer.
- Eligible customer should make prior enquiries before ordering any separate services/privileges or meal/food items apart from the general free services/privileges or meal/food items offered and will be responsible for paying any charges for additional consumption directly to the Participating Airport Lounge.
- Alcoholic beverages will not be a part of offer at the lounges situated at domestic departure/terminals.
- IDFC FIRST Bank/DreamFolks cannot guarantee Lounge access and Lounges will only be accessible during the Operational Hours. Access will be at the complete discretion of the Lounge Operator. Access may be restricted or refused if (amongst other things): (i) the Lounge is at or near full capacity; (ii) there are flight delays; (iii) the Lounge Client(s) is not sober or is likely to upset other users in the Lounge; or (iv) there are other reasonable and valid reasons unknown to IDFC FIRST Bank/DreamFolks.
- The Scheme applies to those airport lounges participating in it and access to the benefits and facilities is at all times subject to availability. The program can be modified, amended, changed or revoked anytime by

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IDFC FIRST Bank without prior intimation. IDFC FIRST Bank reserve the right to include and withdraw airport lounges from the Scheme entirely at its discretion and without notice. IDFC FIRST Bank/DreamFolks cannot accept any liability in the event that an airport lounge is full or already reserved/allocated.

- IDFC FIRST Bank or Dreamfolks assumes no responsibility in case a particular lounge operator shuts down due to lease not getting renewed or for any such reason beyond the purview IDFC FIRST Bank or Dreamfolks.
- Cardholders are not bound in any manner to avail the offer. Any participation by the Cardholder shall be voluntary and the terms and conditions of the Lounge program shall be binding on the cardholders.

4. Customer's obligations

- The Customer agrees to adhere to any no smoking policies in operation in any of the Lounge Facilities.
- The customer can access the lounge for 2 hours prior to the departure.
- For feedback and suggestions the customer can contact
- IDFC FIRST Bank @ 1800 10 888 or write at creditcard@idfcfirstbank.com;
DreamFolks @ 18001234109 or write at helpdesk@dreamfolks.in

5. Terms & Conditions subject to change.

Offer Terms and Conditions – Airport Spa Services:

- The program is applicable at select Spa centers at airport locations in India, via Dreamfolks to cardholders holding an active IDFC FIRST Private Credit Card.
- The customer needs to present DreamFolks card along with boarding pass at spa counter to avail the service. Only 1 entry per cardholder will be permitted in a visit. Additional Guest or Services will attract extra charges.
- The access will be provided to the authorized card holders only. The name on the boarding pass will be checked with your DreamFolks Card.
- Cardholder can avail any one of the below services for up to 30 minutes duration:
- Foot Reflexology
- Head or Shoulder Massage
- Upper Back Massage
- IDFC FIRST Bank/Dreamfolks cannot guarantee a specific therapist or gender. All therapists are always trained in both treatment and draping protocols to ensure your comfort
- It's as per the discretion of spa to modify, eliminate and add to their facilities from time to time
- Spa guests must be 18 years of age or older to avail service, if without the approval or accompaniment of an adult.
- Service is offered on first come first basis; in case therapists are busy, cardholder may have to wait until therapist is available for next session.
- The program can be modified, amended, changed or revoked anytime by IDFC FIRST Bank without prior intimation. The program is applicable at select spa centers in India, this list of spas' is subject to change from time to time.

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- Cardholders are not bound in any manner to avail the offer. Any participation by the Cardholder shall be voluntary and the terms and conditions of the Spa centre shall be binding on the cardholders.
- IDFC FIRST Bank or Dreamfolks assumes no responsibility in case a particular spa operator shuts down due to lease not getting renewed or for any such reason beyond the purview IDFC FIRST Bank or Dreamfolks.
- This service is non-exchangeable for any other goods and services.
- For queries or any assistance pertaining to the spa services, customer can contact IDFC FIRST Bank @ 1800 10 888 or write at creditcard@idfcfirstbank.com; DreamFolks @ 18001234109 or write at helpdesk@dreamfolks.in
- Terms & Conditions subject to change.